

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
HATTIESBURG DIVISION**

In re:

LATONYA LYNETTE NORRIS

Debtor(s)

Case No. 19-52461 KMS

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/12/2019.
- 2) The plan was confirmed on 03/26/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/10/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$66,850.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$28,857.50
Less amount refunded to debtor	\$154.06

**NET RECEIPTS:** **\$28,703.44**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,517.70
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,117.70**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Balance Credit	Unsecured	847.41	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	10,220.00	10,815.84	10,815.84	9,275.11	1,540.73
CAPITAL ONE BANK BY AMERICAN I	Unsecured	881.00	881.99	881.99	881.99	0.00
Cbc Recovery	Unsecured	535.00	NA	NA	0.00	0.00
Clearline Loans	Unsecured	199.07	NA	NA	0.00	0.00
CMRE	Unsecured	78.27	NA	NA	0.00	0.00
COMMUNITY BANK	Unsecured	NA	1,110.97	1,110.97	1,110.97	0.00
COMMUNITY BANK	Unsecured	NA	1,110.97	1,110.97	0.00	0.00
Credit Collection Serv	Unsecured	106.00	NA	NA	0.00	0.00
David Rawlings	Unsecured	NA	NA	NA	0.00	0.00
Fed Loan Servicing	Unsecured	89,467.00	NA	NA	0.00	0.00
Genesis BankCard	Unsecured	644.00	NA	NA	0.00	0.00
HATTIESBURG CLINIC	Unsecured	NA	575.38	575.38	575.38	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	1,095.00	1,095.94	1,095.94	1,095.94	0.00
MAGNOLIA FEDERAL CREDIT UNION	Unsecured	NA	0.00	802.32	802.32	0.00
MAGNOLIA FEDERAL CREDIT UNION	Secured	6,372.00	6,359.32	5,557.00	5,557.00	801.25
Mariner Finance, LLC	Unsecured	1,293.00	1,300.42	1,300.42	1,300.42	0.00
MoneyKey	Unsecured	1,076.36	NA	NA	0.00	0.00
My Flex Cash	Unsecured	300.00	NA	NA	0.00	0.00
National Credit Adjust	Unsecured	1,099.00	NA	NA	0.00	0.00
Phoenix Asset Group	Unsecured	NA	NA	NA	0.00	0.00
Progressive	Unsecured	NA	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	644.63	644.63	644.63	0.00
Rise Credit of MS	Unsecured	NA	NA	NA	0.00	0.00
Thomas Carl Rollins Jr	Unsecured	NA	NA	NA	0.00	0.00
U.S. Bankruptcy Court	Unsecured	NA	NA	NA	0.00	0.00
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,372.84	\$14,832.11	\$2,341.98
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,372.84</b>	<b>\$14,832.11</b>	<b>\$2,341.98</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$7,522.62</b>	<b>\$6,411.65</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,117.70</u>	
Disbursements to Creditors	<u>\$23,585.74</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$28,703.44</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/07/2025

By: /s/ David Rawlings

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.